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TUESDAY, OCTOBER 5, 1909.

**A BANK CRASH UNDER THE GUARANTEE LAW.**

The failure of a prominent banking institution in Oklahoma may be expected to put the bank guarantee law of that State on the defensive. More than \$2,000,000 of deposits are involved in the crash, and hundreds of small holders throughout the State have their savings at stake. Under the existing State law, the guarantee fund, already collected, and the uncollected assets of the bank will be used to satisfy these depositors. In addition, the stockholders of all State banks will be called upon to advance twice the amount of their stock. In this way, every dollar of deposits will be returned.

All this is very well. The depositors lose nothing; the stockholders, whose negligence is very likely responsible for the failure, will be heavily assessed; all losses will be covered. But the real test of the law will come when the other banks of the State are called upon to replenish the guarantee fund. Every bank will have to appropriate a portion of its assets to repay the loss sustained by injudicious methods on the part of the collapsed bank. In other words, careful bankers will pay, from their earnings, for the recklessness of other bank officials. Whether they will submit to this, or whether they will now test the law in court remains to be seen. That they have had their lesson, and will henceforward appreciate the vital interest that every bank has in the safe conduct of every other bank, can hardly be doubted.

Where there is no adequate supervision of every bank in the State the justice in any guarantee of deposits will always be open to strong doubt. Unless every banker who contributed to the guarantee fund can have absolute assurance that every other bank is conducting its business legally, conservatively and wisely, he cannot properly be called upon to contribute to safeguarding that bank. No guarantee is adequate, therefore, unless it guarantees banking methods as well as bank deposits.

It seems manifest that this is not the case in Oklahoma. If it were, a \$2,000,000 failure would be all but impossible, though the particular causes of this failure have not yet been set forth. When the Oklahoma bank inspection laws are made comprehensive, and when they are enforced by competent officials, divorced from politics, then, and not until then, can the State's bank guarantee law be considered just and equitable.

**DO PROHIBITIONISTS GET A CROOKED DEAL UNDER LOCAL OPTION?**

The Newport News Times-Herald is inclined to believe that "Roanoke is wet in spite of a majority sentiment against the open saloon." How it reaches this conclusion is not clear, since a normal and perfectly legitimate change of 155 votes in a total increase of 1,035 votes can certainly not be thought beyond the bounds of reasonable likelihood. The esteemed Times-Herald thinks further that "the Bristol case has much the same appearance," and adds:

If the prohibitionists cannot get a square deal through the local option method, they will force the issue of State-wide prohibition.

This seems to outpace the Anti-Saloon League, which has never claimed, so far as we have seen, that the local option election machinery is so permeated with fraud and corruption that only one result can be expected from it. If there is any evidence, other than suspicion, of such a deplorable state of affairs, we should like much to know about it. If the prohibitionists cannot get a square deal through the local option method, how shall we account for the fact that they have dried up Staunton, Lynchburg, Charlottesville, Bristol and a long procession of smaller places within the last two or three years?

**THE AEROPLANE.**

Disappointment was expressed at the performance of the Curtiss aeroplane yesterday by those who apparently entertained vague notions as to what was to be looked for. Some of our friends seemed to expect the machine to shoot straight upward a mile or two into the blue and there describe graceful pirouettes and figure 8s on the tip of one wing. Others looked to see it flap its wings like a colossal white bird, and were annoyed by its tame rigidity. A clearer appreciation of the marvelousness of this modern wonder will be possible if it is thoroughly understood that height, though spectacular, is easy and cheap with the aid of the gas-bag, which the aeroplane represents by the latter type of vessel is in making an object that is heavier than air stay in the air at all. The two short flights yesterday were very satisfactory for an aeroplane that has just been unpacked and set up. At the same time, we shall

doubtless see some much better ones before the week is up. Wilbur Wright's flight around Grant's tomb yesterday shows what these ships can do.

**"LADY."**

The Louisville Courier-Journal, a paper presumably imbued with all the traditions and chivalrous ideas of the South, has barred the word "lady." Marse Henry Watterson's bright young men will write exclusively of "women" henceforward. So we read, but we honestly doubt it. "The reporter approached the woman at her doorstep," the reference being to the prettiest "society leader" in Louisville, would fall gratifyingly, we fancy, on well-trained Southern ears, and would not yet prove popular in all quarters.

A great poet has called attention to the fact that the grand old name of gentleman has been considerably soiled by ignoble uses. His complaint was just in his own day and is even juster in ours. It is since Tennyson's death that the term "gent" has come into full popularity, and such phrases as "gentle" shirts, "gents" nobby underwear and the like may be said to have given the coup de grace to the grand old name. There is only one class of persons who can still use the word "gentleman" with distinction, and these are the Southern ladies of the old school. We use the latter term here in a sense which Mr. Watterson's carping paper must willingly concede, for we mean to define exactly those women of good breeding, education and refinement of mind and manner to which the dictionary introduces us. When the Southern lady speaks of "a gentleman" or "the gentleman" no one has any difficulty in recognizing the correct use of a very fine word. If there were doubt about the use of this word, the fact that she uses it settles it.

"Lady" has had the great advantage of not being easily subject to abbreviation. "Ladies' shoes" is not yet with us, and praise heaven, never will be. But this word, too, has been notoriously soiled with misuse, as, for instance, in "wash-lady." Not that women who launder clothes may not be ladies, for it is certain that many of them are; but laundering clothes, viewed in a detached way, is not at all what we mean by "a ladylike occupation"; and the strong emphasis of ladyhood in the closest connection with the wash-tubs is too violent an upsetting of accepted ideas to be at all good. Misuse often paves the way for disuse; "lady" is already waning as its masculine equivalent did before it; but it will be a long time yet before it disappears from the familiar vocabulary of the South.

Booth Tarkington announces that he has quit writing for good. Having amassed what we suppose to be a tidy competence with his pen, he will retire to a Sabine farm of his own choosing in the State he loves so well, and there spend his remaining years—they should be many, since he is only forty-three—far from the maddening click of the typewriter and the glittering lure of the royalty check. This means something of a loss to both novel-readers and play-goers, since Mr. Tarkington has written very well in both fields, though in the novel, his original choice, he has descended pretty steadily since he first broke into the charmed circle with "The Gentleman from Indiana." The incident illustrates again the insidious relation between riches and talent to which our attention is so often attracted. A slim bank account is the greatest kindler of the fires of genius that has yet been discovered. Look for poor stuff from fat authors. Mr. Tarkington, doubtless aware that he had no call to uplift the world and hence no duty in the premises, was quite right to pull out with his pile. A man has but one life to live, and it is his privilege to whistle that one out according to his heart's desire.

Mr. Taft's candor is disarming. He positively wears no whiskers to deceive. On the contrary, he keeps plate-glass over his cerebral apparatus and everybody is invited to step up and have a look. He freely admits that ship subsidies mean money taken out of the people's pockets and handed over to private companies, but what of it? Aren't we already "contributing" to private companies in effect by our protective tariff law? We are, indeed, but Republicans usually leave that unworthy manipulation of the taxing-power for Democrats to expose. Mr. Taft's habit of blurring out the truth must be extremely exasperating to his professional co-partisans.

New York must be patient with the treading and jostling ways of its visitors. Our impression is that they are only trying to pass themselves off as New Yorkers.

Any man who has to travel the Western circuit has our profoundest sympathy.

Why should Achilles Peary sulk in the big tent, while Paris Cook addresses 'em all at \$5 per throw?

The Eskimo does well to stay in his own land. If he came to New York he would inevitably be mistaken for a high school yell.

The President believes himself an optimist. Remembering the tribute he recently paid to Mr. Aldrich, we are inclined to agree with him.

Maryland has a woman candidate for the Legislature, but is in other respects a nice little State.

Cabinet officers, we read, are taking up the work of "reorganizing the departments." So far as we know, this is the first reorganization of the departments that has taken place this fall.

"Mr. Luther Burbank," notes the Washington Herald, "has successfully crossed the lemon and the cucumber." It was not much of a success for the

**Borrowed Jingles**

**HOPING FOR THE BEST.**  
Willie's gone away to college, but we're hoping for the best;  
They will be home in his trousers and saw up his coat and vest;  
They will have him to a frazzle, they will throw him in a wall;  
And they'll probably ostracize him if he ever dares to tell.

They will teach him lots of habits we have warned him he should shun;  
They will press him into football and they'll break his bones for fun;  
They'll convince him that his studies are of no account at all,  
And despite him if he doesn't mix in every silly brawl.

He will have to learn that prey is unworthy of respect,  
And become a noisy ruffian to be one of the crowd;  
They'll endeavor to persuade him that the course is all a jest—  
Willie's gone away to college, but we're hoping for the best.

—Chicago Record-Herald.

**MERELY JOKING.**

**Literary Contamination.**  
Mother: "Johnny, you said you'd been to Sunday-school."  
Johnny (with a far-away look): "Yes, ma'am."  
Mother: "How does it happen that your hands smell of the perfume of the Sunday-school paper?"  
Johnny: "The outside page is all about Jonah and the whale."—Western Christian Advocate.

**From an Unspoiled Child.**  
Pop: "Cape Cod fishermen have gone out of the whaling business, I see."  
Johnny: "Yes, but I don't see why you was a Cape Cod fisherman."—Los Angeles Express.

**One Wish Ungratified.**  
Wife: "You promised that if I would marry you my every wish would be gratified."  
Husband: "Well, isn't it?"  
Wife: "No, I wish I hadn't married you."—Illustrated Bits.

**Just What He Needed.**  
"Reginald, dear, you poked up your lips just then as if you were going to kiss me," said the beautiful creature languidly, as she lay stretched on the beach enjoying the frolics of Neptune.

"But I seem to have got some," exclaimed the young lady, "you need it badly in your system!"—Young's Magazine.

**Keeping Cupid on the Job.**  
"That widow is a good manager, isn't she?"  
Manager: "I should say so. She got that house of hers practically fix up like new for nothing."

"How did she manage it?"  
"She was engaged to the carpenter till all the woodwork was finished, and then she broke it off and married the plumber."—Baltimore American.

**A Complex Relation.**  
She: "Who was that lady you just bowed to?"  
He: "That was the second wife of the third husband of my first wife."—Fleegens Blatter.

**PERTINENT POINTS.**

It is said that President Taft will sustain the ruling that blends are whiskey if the label is in English and not in French. It is when it is too much whiskey has not been stated.—Philadelphia North American.

Mountain climbers and explorers looking for more worlds to conquer might start right out with their instruments and observe the world's largest piece of meat going.—New York Herald.

Are the Republicans in Congress who are in opposition to ship subsidies also to be read out of the party along with the Progressives who voted against the Payne-Aldrich tariff?—Philadelphia Record.

The gift of a loving cup to the Japanese Navy by men who participated in the round robin of the Hobson sentiment—Philadelphia Ledger.

Some writers spell it "Corea" and some spell it "Korea," but the Japanese spell it "Oun."—Louisville Courier-Journal.

There is no possible doubt about whether Dr. Cook beat Peary to the lecture platform.—Washington Star.

**BRYAN ON THE TARIFF.**

**Demands That the Party "Accept, Reject or Amend" His Revised Plan.**  
Mr. W. J. Bryan recently addressed a communication to the Hon. Clark Howell, editor of the Atlanta Constitution, giving his reasons for declining to meet Senator Joseph W. Bailey, of Texas, in joint debate. In his letter to the editor Mr. Bryan says: "I have suggested a brief but specific tariff plank, which I ask Democratic candidates to accept, reject or amend," and further intimated that he was engaged in an effort to elect a Democratic Congress. Naturally Democratic candidates—as well as Mr. Howell—are curious to know Mr. Bryan's authority for demanding that Democrats "accept, amend or reject" his "brief, specific tariff plank."

In other words, they want to know why they should any more heed his directions, touching the tariff, than they should revert to his teachings on free silver, the referendum, government ownership of railroads, etc., and follow him in all things. If he is the whole thing why not throw in all the ingredients?

It must be a trifle mortifying to Mr. Bryan, as it is hopeful to the party, that candidates are not rushing pell-mell to submit briefs to him for judgment before submitting them to the people. There is encouragement in the fact that Democrats are quite studiously resisting Mr. Bryan's officiousness and are showing an independence that promises future good.—Chattanooga Times.

**SECRETARY WILSON TO RESIGN?**

**Is Hoped He Will Make No More "Discoveries" Until That Time.**  
It is rumored that Secretary Wilson will in January next tender his resignation as head of the Department of Agriculture. He has held the office for twelve years, and has made an excellent record, a fact that the whole country recognizes. It is to be hoped, however, that it is to be hoped that between now and the time of his retirement he will not again attempt to explain that the reason meat is so high is because the working classes insist on eating beef three times a day, and will not take anything except the choicest cuts.

As a matter of fact, Mr. Wilson's revelation was such a remarkable one that the country has been laughing at him ever since, and the experience has not doubt caused the old gentleman much embarrassment. In commenting on it the Oregon Journal declares that "it lays low all these blatant vagaries about the Beef Trust, and establishes that the tariff has been villainously traduced, maligned and slandered. It shows the ultimate consumer that it is not the Beef Trust nor the tariff that makes meat dear, but the street sweepers, the street car conductors and the others who demand a juicy porterhouse for breakfast, a planked steak with mushrooms for lunch and a choice rib roast with burgundy for dinner."

This is a sample of the ridicule that Mr. Wilson's explanation of the reason for the high price of beef has invited. The country is laughing heartily, and it is quite evident that it declines to attribute the costliness of meats to the fact that laborers who work for \$1.50 a day have such expensive appetites that they are not satisfied unless they have a tenderloin steak at each meal. The general public is convinced that if there had been any foundation in truth for Mr. Wilson's statement the plutocracy would have protested vigorously against being counted on to pay the bill for the millions of workmen who were eating all the best cuts, and leaving the chuck for the unhappy rich.—New Orleans States.

ROLAND H. CHILDREY.

**CLAIMANT FOR MACDONALD TITLE**

**Wealthy Yorkshirer Declares He Is the Rightful Lord Macdonald.**  
**GREYNA GREEN MARRIAGE**  
**Whole Question Hinges on Whether or Not Wedding Was Legal.**

BY LA MARQUE DE FONTENOY.  
Especially those whose honors are not of modern creation, manage to escape the annoyance of having their pretensions put forward to their dignities. Not one in a hundred of these claims is successful. Some of them are absolutely preposterous; but they call for the expenditure of considerable amount of money, trouble and worry in order to resist the attack. Light occasionally brings to light glimpses of that vast storehouse of romance which is contained in the annals and traditions of the old houses of the English aristocracy.

The latest to suffer in this fashion is Lord Macdonald, whose ancestors bore the historic title of Lord of the Isles, and who is not a Scotchman, but an Irish peerage, by virtue of the peculiar circumstances of the marriage of his great-grandfather, the third Lord Macdonald, with a lady who was the daughter of Farley Esdras, otherwise the attained Marquis of Tyrconnell.

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bread in that fashion, owing to the refusal of his father, the Earl Poulett, to contribute anything to his support, has just died in the infirmary of the Holborn "workhouse." "Workhouses" as institutions of this kind are styled in England. When the late earl died he instituted legal proceedings for the possession of the extensive estates of the earldom, but was signally defeated. Then he brought forward a claim to the earldom. But the Committee of Privileges of the House of Lords, after hearing all the evidence, determined that he could not possibly be the son of the late earl, although he had been during the period of the mother's lawful marriage to that peer.

Consequently the earldom was vested in the late lord's son by a subsequent and third marriage. This son succeeded as seventh earl, and married, just a year ago Miss Sylvia Storey, of the London Gaiety theatre, daughter of the actor, Fred Storey. He made a small allowance to the defeated claimant, who was, however, an improvident, shiftless creature, and he has now, flushed, through his lawyers, the money necessary for the funeral expenses, he has probably resolved to feel that this individual who brought so much trouble and unenviable notoriety to the house of Poulett is now safely beneath the ground. He could not possibly have himself related in any way to the claimant, for the late lord had, as a young officer just landed from India at Portsmouth, made a drunken marriage after dinner to wed the first woman he encountered on the street. She happened to be Elizabeth Newman, daughter of the keeper of a sailors' boarding house, and less than three months afterwards she gave birth to a son—namely the claimant who has just brought his sorry existence to a close. (Copyright, 1909, by the Brentwood Company.)

**STATE PRESS**

**Perfecting the Primary.**  
There is no such chance for taking snap judgment, packing, trading and log-rolling as at a convention. It is the one method that affords the least opportunity for the seeker after personal ends and private aggrandizement to get in his work. The primary is not greater than that incident to a convention. It is the one method that affords the least opportunity for the seeker after personal ends and private aggrandizement to get in his work. The primary is not greater than that incident to a convention. It is the one method that affords the least opportunity for the seeker after personal ends and private aggrandizement to get in his work.

**The Bryan-Bailey Debate.**  
Mr. Bryan is right in not wishing to engage in a joint discussion of the tariff with Mr. Bailey. In the ground that such a discussion would accentuate the difference in the Democratic party on that subject. But the difference between the two leaders is not great enough to make a party-wide discussion of the tariff for the very reason he alleges against a debate. The difference between the two leaders is not great enough to make a party-wide discussion of the tariff for the very reason he alleges against a debate.

**The Result in Roanoke.**  
We are at a loss to account for the reversal of the popular verdict of last December. If the temperance people of Bristol were wrong in having the election here set aside, and the next election held in an increased majority for the wet, some of our contemporaries would have said it was a merited rebuke to the drys for trying to thwart the popular will, and it is possible that we would have agreed with them. As it is, the result is a surprise.

**The Fair and the Filer.**  
The management of the Virginia State Fair does not seem to be very anxious in securing Glenn H. Curtis, the famous actor, as an attraction for this fair this year. It has been announced that Mr. Curtis will make daily flights during the fair at Richmond, and the people of Virginia will have an opportunity to see him. It is likely that he will appear in only two other places since his return to America—New York and St. Louis.—Newport News Press.

**THE UNENDING POLAR DRIFT.**  
**Explorers' Contentions Borne Out by Jeannette's Movements.**  
Cook and Peary are not so surprising discoveries in the vicinity of the North Pole. Conditions are about what was imagined by people generally. The location of the polar axis is in a sea of drifting ice, which is continually breaking up, forming reaches or "leads" of open water and again closing them with such rapidity that the wind is roused in great gusts into great whirls. Some of the ice may be thus plied up twenty feet high, while other portions lie below the average level, forming trapped pools of water. An ice floe that would cover the pole one day might be miles away the next day, so that records of other expeditions are of little value. It is likely to be found that subsequent explorers. Some of these ice floes may drift far enough to become melted in warmer water, and others may move backward and forward in the locality. It has been remarked that when the ill-fated Jeannette was first caught in Arctic ice in 1879, she was drifted in a circle, after six months she was within forty-five miles of the spot where she was first caught. During the last six months of her twenty-one months of imprisonment she drifted steadily and rapidly toward the northwest until she was crushed and sunk 600 miles from the coast of Siberia. It is possible that conditions are such that she would have to leave a permanent record of achievement at the pole.—Oregon Journal.

**VINCENT DECKER'S STRANGE CASE.**  
**Convict in Ohio Prison Advances Novel Plan in Request for Leniency.**  
The case of Vincent Decker, who has about completed his term of burglary in the Ohio Penitentiary, has created much interest in the State capital. He claims to have been converted to Christianity and pleads for another chance to live a decent and honorable life. When the Ohio term is finished Illinois and Indiana requisitions will be awaiting him, and he will face further imprisonment in both States unless friends who believe him sincere succeed in securing leniency for him. In a statement which he has made public Decker says:

"It was a minor when I received my parole from the Indiana reformatory. The parole is a contract not to leave the State. I broke it, but can a minor make a legal contract?"

"The judge who sentenced me to ten years for burglary knew my past and gave me the stiff sentence, he said, with the hope that it would reform me. If that object has been accomplished what can Indiana or any other State do to make my reformation greater? I must be given a chance."

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before any one can judge. If my welfare is to be considered society should allow me a trial freedom. To recommend a man for childhood offenses savors of persecution, or at least of over-indulgence on the part of those who earn their bread at the expense of those less fortunate than themselves.

"If ten years does not reform me nothing on God's earth ever will reform me. I have earned a chance and I want it."

There is one false note in this reasoning which will give serious apprehension to those who would like to see the man secure the chance for which he pleads. He has no shadow of excuse for urging leniency on the ground that a minor may not make a legal contract, and the quibble may indicate that he is more interested in evading through devious technicalities the law's stern requirements rather than in complying with that moral code which invariably regards a broken promise as an offense just as serious as a violated bond.

He had one chance and deliberately threw it away; does his repudiation of a contract voluntarily assumed, even though a minor, indicate that he would make proper use of the leniency which he now pleads?—Cincinnati Commercial-Tribune.

**ALABAMA'S MILITIA LAW.**

**Gives the Governor Power to Suspend or Remove Any Officer.**  
Some extraordinary things have been done in the political campaign, which was launched at the late session in the name of morality, to take away all the old safeguards. Never before in the history of this State or of any other has a Governor been vested with power to dismiss an officer of the militia at his own whim and pleasure. Now we have that in Alabama.

The Alabama Legislature of Alabama approved August 20, 1909, it is enacted: "That the Governor shall have the power, whenever the good of the service requires it, to suspend any commissioned officer, or to remove, and cancel his commission."

Young men join the militia from high motives. Its offices are places of honor and prizes in the calling. It is neither their honor nor their offices could be touched, save by